

SERFF Tracking Number:	HARL-125883782	State:	Arkansas
Filing Company:	Hartford Life Insurance Company	State Tracking Number:	40744
Company Tracking Number:	IPD-HL20324		
TOI:	A03G Group Annuities - Deferred Variable	Sub-TOI:	A03G.002 Flexible Premium
Product Name:	403(B) Regulatory Endorsement		
Project Name/Number:	/		

## Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: 403(B) Regulatory SERFF Tr Num: HARL-125883782 State: ArkansasLH

Endorsement

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed State Tr Num: 40744

Sub-TOI: A03G.002 Flexible Premium Co Tr Num: IPD-HL20324 State Status: Approved-Closed

Filing Type: Form Co Status: Initial Filing Reviewer(s): Linda Bird

Author: Robert Adamczyk Disposition Date: 11/03/2008

Date Submitted: 11/03/2008 Disposition Status: Approved

Implementation Date Requested: 01/01/2009 Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Other

Filing Status Changed: 11/03/2008

State Status Changed: 11/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

324Re: Hartford Life Insurance Company

REGULATORY CHANGES AFFECTING 403(B) CONTRACTS

HL-20324, Contract Endorsement for Qualified 403(B) Annuity

FEIN No. 06-0974148

NAIC No. 88072-091

Dear Reviewer:

*SERFF Tracking Number:*      *HARL-125883782*                      *State:*                      *Arkansas*  
*Filing Company:*              *Hartford Life Insurance Company*              *State Tracking Number:*      *40744*  
*Company Tracking Number:*      *IPD-HL20324*  
*TOI:*                      *A03G Group Annuities - Deferred Variable*      *Sub-TOI:*                      *A03G.002 Flexible Premium*  
*Product Name:*              *403(B) Regulatory Endorsement*  
*Project Name/Number:*      */*

Enclosed for your review and approval on general-use basis is the above-captioned contract endorsement for a qualified 403(b) group annuity Form HL-20324. This form is new and is not intended to replace any existing forms and is intended for issue to both new and existing 403(b) contracts and certificates.

Form HL-20324 makes changes to group annuity contract and certificate Forms:

HL-14848 and HL-14962, as amended, and approved by your department on October 30, 1995;

HL-15420 and HL-17065 as amended, and approved by your department on January 14, 2002;

Contract form HL-19794 as amended, and approved by your department on March 3, 2006; and

any of their peripheral and predecessor tax sheltered annuity forms which may have been previously approved by your department.

The Endorsement reflects regulatory changes affecting 403(b) contracts and certificates. Variable items have been bracketed. Variable item # 1 will appear as shown when the endorsement is issued to new contracts and will appear as follows when issued to existing contracts: Effective January 1, 2009:.. Variable item # 2 will appear as shown for certain programs offering Roth Contributions and will be omitted for those not offering Roth Contributions. Variable item # 3 will appear as shown or may be revised to reflect the omission or inclusion of numbered or lettered sections of text. Variable item #4 will appear as shown or may be revised when the company officers and their respective signatures have changed.

Should you have any questions, please feel free to contact me or Joyce Schiaffo at (860) 843-7708. Thank you for reviewing this submission.

Sincerely,

Anthony DePaolis  
Senior Specialist Contracts Compliance  
Investment Products Compliance

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#### Contract Drafting/Filing

Phone: (860) 843-4003

Fax: (860) 843-8014

E-Mail: Anthony.depaolis1@hartfordlife.com

## Company and Contact

### Filing Contact Information

Anthony DePaolis, Compliance/Contract Consultant  
200 Hopmeadow Street  
Simsbury, CT 06089  
Anthony.DePaolis1@hartfordlife.com  
(860) 843-4003 [Phone]  
(860) 843-8014[FAX]

### Filing Company Information

Hartford Life Insurance Company  
200 Hopmeadow Street  
Simsbury, CT 06089  
(860) 547-5000 ext. [Phone]  
CoCode: 88072  
Group Code: 91  
Group Name:  
FEIN Number: 06-0974148  
State of Domicile: Connecticut  
Company Type: Life  
State ID Number:

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: per statute  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$20.00	11/03/2008	23656928

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	11/03/2008	11/03/2008

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## **Disposition**

Disposition Date: 11/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Contract Endorsement For Qualified 403(B) Annuity		Yes

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## Form Schedule

**Lead Form Number:** HL-20324

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	HL-20324	Policy/Cont Contract ract/Fratern Endorsement For al Qualified 403(B) Certificate: Annuity Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	403_b_ regulatory endorsement. pdf



**CONTRACT ENDORSEMENT  
FOR  
QUALIFIED 403(B) ANNUITY  
  
REGULATORY CHANGES  
AFFECTING 403(b) CONTRACTS**

This Contract Endorsement shall be considered a part of the Contract issued to you by Hartford Life Insurance Company in conjunction with a plan that satisfies the provisions of Internal Revenue Code Section 403(b). The provisions of the Contract shall continue to apply except as amended herein. The provisions of this Contract Endorsement shall supersede and control any conflicting language in the Contract. The term "Contract" as used herein refers to a Contract or Certificate, whichever is applicable. For purposes of this Contract Endorsement the term "We" shall mean the Company or Hartford Life Insurance Company. For purposes of this Contract Endorsement the term "You" shall mean the Contract Owner or Contractholder, whichever is applicable.

Notwithstanding anything to the contrary under the terms of the Contract, the Contract is hereby amended as follows:

**#1 [Effective on the later of January 1, 2009 or the Effective Date of the Contract]:**

**1. Coordination with the Written Plan**

Except to the extent otherwise permitted by applicable federal income tax law, the Contract will be maintained pursuant to the Code Section 403(b) Plan of the Employer. As required by Code Section 403(b), we will accept Contributions and make distributions (and loans, if applicable) under the Contract only upon a determination by the Employer or its delegate that the Contribution or distribution (or loan, if applicable) complies with applicable federal income tax law and the Employer's Plan. We will not make determinations of compliance with applicable federal income tax law or the Employer's Plan unless we expressly agree in writing to do so.

**2. Distribution Restrictions:**

- a)** Distributions attributable to Contributions paid pursuant to a salary reduction agreement, as defined in Code Section 402(g)(3)(C), may not be made until the earlier of the date that the Participant has: become disabled as defined in Code Section 72(m)(7), attained age 59-1/2, incurred a severance of employment, died, or incurred a hardship. No distribution of any income attributable to such contributions may be made in the case of a distribution on account of hardship. For purposes of the Contract, the term "hardship" means an immediate and heavy financial need of the Participant (or named beneficiary, to the extent permitted under the Plan). This restriction on benefit payments applies only to payments



that are attributable to contract proceeds other than those held as of December 31, 1988, which are separately accounted for under the Contract.

- b) Distributions attributable to a nontaxable transfer from a custodial account qualifying under Code Section 403(b)(7) may not be made until the earlier of the date that the Participant has: become disabled as defined in Code Section 72(m)(7), attained age 59-1/2, incurred a severance of employment, died, or incurred a hardship as described in a) above. No distribution of any income attributable to such contributions may be made in the case of a distribution on account of hardship.
- c) Rollover contributions separately accounted for under the contract and amounts attributable to after-tax contributions are not subject to the distribution restrictions of a) or b) above or d) below.
- d) With respect to amounts attributable to contributions not described in subsection a), b), or c) above, for contracts issued after December 31, 2008, distributions may not be made prior to the earliest of the Participant's severance of employment or disability or other applicable date specified in the Plan.

### **3. Employer Ceases to be an Eligible Employer.**

An Employer that ceases to be an eligible employer as defined under Treasury Regulations §1.403(b)-2(b)(8)(i) shall promptly notify the Company. An Employer that ceases to be an eligible employer may no longer contribute to the Contract.

### **#2 [4. Roth Contributions, Roth Rollover Contributions and After-Tax Contributions.**

Unless otherwise provided in the Plan, the Contract accepts contributions and rollovers permissible under the terms of the Code and applicable regulations (including Roth and after-tax amounts), subject to our ability to record-keep such amounts.

Roth Contribution means a contribution that the Employer makes on behalf of the Participant in accordance with a salary reduction agreement that is designated irrevocably in the salary reduction agreement as a "Roth" Contribution. Such Contribution is made in lieu of some or all of the Salary Reduction Contributions the Participant is otherwise eligible to make and treated by the Employer as includible in the Participant's taxable income at the time the Participant would have received that amount in cash if the Participant had not entered into the salary reduction agreement.]

### **#3[5.]Transfers and Exchanges into the Contract.**

We may accept directly from another 403(b) annuity or 403(b)(7) custodial account all or part of an Employee's or former Employee's interest in such 403(b) annuity or custodial account. Any transfer or exchange of an Employee's or former Employee's interest from another 403(b) arrangement into the Contract must comply with the requirements of the Code, applicable regulations thereunder, and any other applicable guidance issued by the Internal Revenue Service.

Prior to accepting a transfer or exchange, we may request any documents or other information from the Employer, Employee, or opinions of counsel which the Company deems necessary to establish that such interest may be properly transferred to the Contract.

We will not accept any transfer or exchange into the Contract to the extent that acceptance of such transfer or exchange would necessitate that we take actions inconsistent with the other provisions of the Contract.

**#3 [6.] Rollovers from the Contract.** Any transfer of an Employee's interest to another 403(b) annuity or custodial account from the Contract must comply with the requirements of Treasury Regulations §1.403(b)-10(b)(ii)(3) and any other applicable guidance issued by the Internal Revenue Service.

a) **In General.** At any time, the Participant or the Beneficiary may to the extent permitted by applicable law elect to have any portion of an Eligible Rollover Distribution paid directly to an Eligible Retirement Plan that accepts rollovers from Code Section 403(b) contracts. For purposes of the Contract and this Endorsement, Eligible Rollover Distribution means any distribution qualifying as an "eligible rollover distribution" under Code Section 403(b)(8). Eligible Retirement Plan means any eligible retirement plan as described in Code Section 402(c)(8)(B), as in effect from time to time.

[b] **Special Rule for Rollovers attributable to Roth Contributions.** A direct rollover of a distribution from a Participant's Roth Contribution account may be made only to another Roth elective deferral account under an applicable retirement plan as described in Code Section 402A(e)(1) or to a Roth IRA described in Code Section 408A, and only to the extent the rollover is permitted under the Plan and the rules of Code Section 402(c).] **#2**

**#3 [7.] Excess Annual Additions.**

Unless otherwise provided in the Plan, the Contract accepts annual additions in excess of Section 415(c) of the Code and applicable regulations, subject to our ability to separately record-keep such amounts.

If an excess annual addition is made to the Contract, and we are able to separately record-keep such amount, then the portion of the Contract that includes such excess annual addition fails to be a Section 403(b) contract and the remaining portion of the Contract is a Section 403(b) contract.

**#3 [8.] Incidental Benefit Requirement.**

Distributions from and benefits under the Contract must satisfy the requirements relating to incidental benefits under Section 1.401-1(b)(1)(ii) of the Income Tax Regulations.

**#3 [9.] Nontransferability.**

The Employee's interest in the Contract is nontransferable within the meaning of Section 401(g) of the Code. This Contract may not be sold, traded, assigned, discounted, or pledged as collateral, and may not be alienated except as permitted under Section 414(p) of the Code and regulations thereunder.

### **#3 [10.] Effect of Plan Termination.**

If the Plan is terminated in accordance with the Code and applicable regulations, the following provisions shall apply:

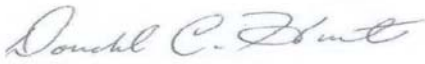
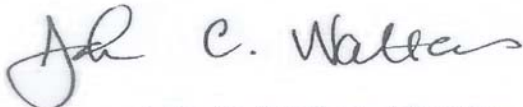
- b) The Employer shall provide written notice of Plan termination to the Company. The written notice shall include the effective date of Plan termination ("Termination Date").
- c) Plan termination shall be a distributable event under the terms of the Contract.
- d) Following the Termination Date, all accumulated benefits under the Contract shall be distributed to Participants and Beneficiaries in accordance with the Company's normal administrative practices and pursuant to the Code and Treasury Regulation §1.403(b)-10(a)(1).
- e) Distributions to Participants and Beneficiaries as a result of a Plan termination shall be subject to any applicable surrender charges or other fees under the Contract.

### **#3 [11.] Severability.**

The Contract is subject to Section 403(b) of the Code and applicable regulations. If any term or provision of the Contract or the application thereof to any person or circumstances shall, to any extent, be invalid or unenforceable, the remainder of the Contract, or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each term and provision of the Contract shall be valid and enforceable to the fullest extent permitted by law. Neither the Participant's nor the Company's failure to enforce at any time or for any period of time any of the provisions of the Contract shall be construed as a waiver of such provisions, or the Participant's right or Company's right thereafter to enforce each and every such provision.

Signed for Hartford Life Insurance Company by:

[

	
<b>Donald C. Hunt, Secretary</b>	<b>John C. Walters, President</b>

] #4

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## **Rate Information**

Rate data does NOT apply to filing.